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Charles J. Litty

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BUCKLEY, MASCHOFF & TALWALKAR, LLC
GENERAL ELECTRIC COMPANY
50 LOCUST AVENUE
NEW CANAAN, CT 06840

EXAMINER

AKINTOLA, OLABODE

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

DETAILED ACTION

Statement of Common Ownership

Applicant's statement of common owner with respect to the Munoz published patent application publication No. 20020198819, filed of 3/17/2008 is acknowledged. The Munoz reference is hereby withdrawn.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 1, 4-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over unpatentable over Fei et al (USPAP 20030018549 as supported by provisional application No. 60/296,135, filed on Jun. 7, 2001) in view of Zoffel et al (US 5274547).

Re claims 1, 4-12: Fei teaches a method for facilitating analysis of commercial credit customers, comprising: determining first customer information associated with a first commercial credit customer, at least some of the first customer information being based on a first commercial credit account associated with the first customer, wherein the first customer information includes at least one of (i) a business segment, (ii) a company type, or (iii) a product type ; wherein the customer information includes at least one of customer characteristics, payment history, loss history, delinquent status, or aggregate customer size (sections 0036-0037); selecting, based on the first customer information, a first risk model appropriate to apply to the first customer information, the first risk model being selected from a plurality of available risk models (sections 0036-0037); generating first risk information associated with the first customer by applying the first risk model to the first customer information (sections 0036-0037); determining second customer information associated with a second commercial credit customer, at least some of the first customer information being based on a second commercial credit account associated with the second customer (sections 0036-0037); selecting, based on the second customer information, a second risk model appropriate to apply to the second customer information, the second risk model being selected from a plurality of available risk models (sections 0036-0037); and generating second risk information associated with the second customer by applying the second risk model to the second customer information, wherein the second risk model is different than the first risk model (section 0036-0037: FICO scores).

Fei does not explicitly teach that some of the first customer information being based on a first plurality of commercial credit accounts associated with the first customer; and some of the

second customer information being based on a second plurality of commercial credit accounts associated with the second customer.

However, Zoffel in the same field of endeavor, teaches that some of the first customer information being based on a first plurality of commercial credit accounts associated with the first customer; and some of the second customer information being based on a second plurality of commercial credit accounts associated with the second customer (col. 19, lines 1 through col. 20, lines 52: credit report). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to recognize that having customer information based on plurality of accounts rather than a single account as taught by Zoffel enhances the functionality of the system

Claims 2-3 are rejected under 35 U.S.C. 103(a) as being unpatentable over unpatentable over Fei in view of Zoffel and further in view of Basch et al (US 6119103).

Re claims 2-3: Fei does not explicitly teach generating a list of high risk customers based on at the least the first and second risk information; and periodically transmitting information associated with the list to a risk manager via a communication network. Basch teaches these limitations at col. 5, lines 29-54. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Fei to include this feature for the obvious reason of protecting the credit line.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OLABODE AKINTOLA whose telephone number is (571)272-3629. The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691